

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

---

LLOYD WILLIAMS, *on behalf of himself*  
*and all others similarly situated*,  
Plaintiff,

v.

ENCORE CAPITAL GROUP, INC.,  
MIDLAND CREDIT MANAGEMENT,  
INC., AND MIDLAND FUNDING LLC,  
Defendants.

---

:  
:  
:  
:  
:  
:  
:  
:  
:  
:  
:

Civil No. 2:19-cv-05252-JMG

**ORDER**

**AND NOW**, this 6<sup>th</sup> day of May, 2022, upon consideration of Defendants' motion for summary judgment (ECF No. 60) and all related responses, replies, and supplemental filings, it is hereby **ORDERED** as follows:

1. Defendants' motion is **GRANTED**.
2. Judgment is **ENTERED** in favor of Defendants and against Plaintiff on all counts.
3. The Clerk of Court shall mark this case as **CLOSED**.

BY THE COURT:

/s/ John M. Gallagher

JOHN M. GALLAGHER

United States District Court Judge